

Manulife India Equity Fund

Passage to India – Capture the potential growth of incredible India

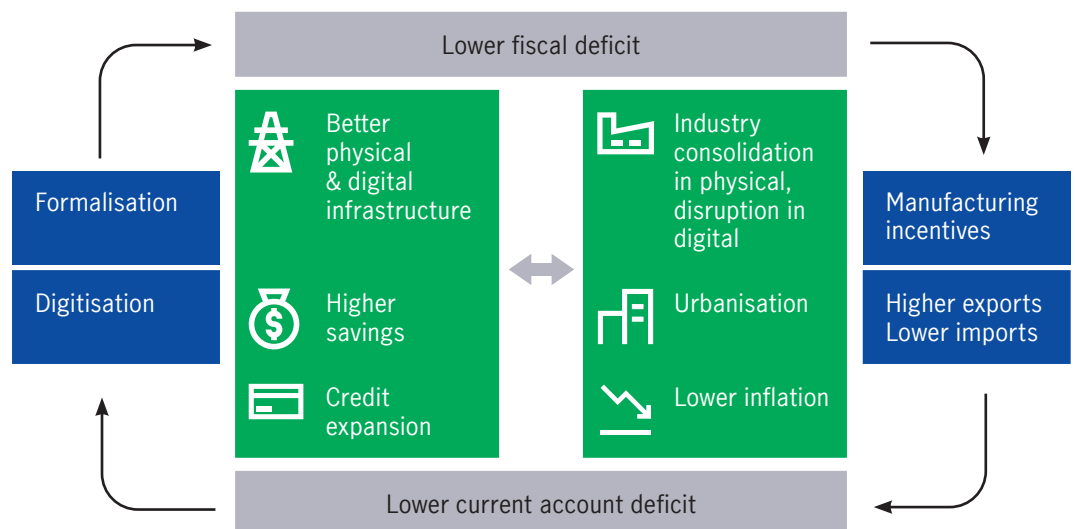
Why India equities?

Potential to grow India's future sustainably, supported by two key drivers

- Formalisation of the economy leading to high growth in the digital economy and a better fiscal position.
- A growing manufacturing sector led by government policy.

The two themes should feed off each other to create a virtuous cycle creating more jobs, improving domestic savings, and enabling reinvestment into better infrastructure.

Fusion of structural reforms leading to India's flywheel (2022 onwards)



Source: Manulife Investment Management, November 2023. For illustrative purpose only. The above information may contain projections or other forward-looking statements regarding future events, targets, management discipline or other expectations. There is no assurance that such events will occur, and the future course may be significantly different from that shown here.

Capturing emerging 5D opportunities through a balanced portfolio

The 5D approach focuses on strategic investment in areas with strong economic fundamentals and the best potential to create profitable, sustainable and scalable growth.



Digital

Growing users and few remaining players. J curve in cash flows to follow



Deglobalisation

Import substitution, deepening value addition & exports



Decarbonisation

Pivot to sustainable energy



Demography

Premiumisation complemented with increase in revenue expenditures



Deficit Reduction

- Savings are invested in
- Capital markets
 - Insurance
 - Real estate

Key fund information

Name of the fund	Manulife India Equity Fund (“The Fund”)	
Fund category	Feeder Fund (Equity)	
Base currency	RM	
Investment objective	The Fund invests in the Manulife Global Fund-India Equity Fund which aims to achieve long-term capital growth through equities and equity-related investments of companies covering different sectors of the Indian economy and which are listed on stock exchange in India or on any stock exchange. The remaining assets of the Target Fund may include convertible bonds, bonds, deposits and other investments.	
Investor profile	<p>The Fund is suitable for investors who:</p> <ul style="list-style-type: none"> • seek an investment in the India market; and • are willing to accept higher risk in their investments in order to achieve long-term capital growth. 	
Investment policy and strategy	The Fund will invest at least 85% of the Fund’s NAV in Share Class I3 Acc of the Manulife Global Fund-India Equity Fund (the Target Fund), while the balance of the Fund’s NAV will be invested in cash, money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days) and/or placement of deposits with financial institutions for liquidity purposes.	
Performance benchmark	<p>MSCI India 10/40 Index, which is also the performance benchmark of the Target Fund</p> <p>Note: The performance benchmark above is only used as a reference for investment performance comparison purpose. The risk profile of the Fund is not the same as the risk profile of this performance benchmark. The performance benchmark information is available at www.manulifeim.com.my.</p>	
Sales charge	<p>Distribution channels</p> <p>UTC</p> <p>Manager</p> <p>IUTA</p> <p>EPF#</p> <p>*Employees Provident Fund – Members Investment Scheme (EPF-MIS)</p>	<p>Sales charge (as a % of NAV per Unit of the Fund)</p> <p>Up to 6.00%</p> <p>Up to 5.50%</p> <p>Up to 5.50%</p> <p>Up to 0.50% with i-Akaun (Member) otherwise 3.00%</p>
Annual management fee	Up to 1.80% per annum of the NAV of the Fund, calculated and accrued on a daily basis. The annual management fee is applicable to the Fund and all its Classes, if any.	
Annual trustee fee	0.08% per annum of the NAV of the Fund, subject to a minimum fee of RM18,000 p.a., excluding foreign custodian fees and charges.	
Minimum initial investment	<p>RM Class</p> <p>RM-Hedged Class</p>	<p>RM2,000</p>
Minimum additional investment	<p>RM Class</p> <p>RM-Hedged Class</p>	<p>RM1,000</p>
Distribution policy	<p>The Fund intends to distribute income, if any, on an annual basis.</p> <p>Note: For details, please refer to the fund prospectus.</p>	

Disclaimer:

The above information has not been reviewed by the Securities Commission Malaysia (SC) and is subject to the relevant warning, disclaimer, qualification or terms and conditions stated herein. Investors are advised to read and understand the contents of the Master Prospectus dated 15 May 2023 and its First Supplemental Master Prospectus dated 20 October 2023 and all the respective Product Highlights Sheet(s) (collectively, the “Offering Documents”), obtainable at our offices or website, before investing. The Offering Documents have been registered with the SC, however the registration with the SC does not amount to nor indicate that the SC has recommended or endorsed the product. There are risks involved with investing in unit trust funds; wholesale funds and/or Private Retirement Schemes. Some of these risks associated with investments in unit trust funds; wholesale funds and/or Private Retirement Schemes are interest rate fluctuation risk, foreign exchange or currency risk, country risk, political risk, credit risk, non-compliance risk, counterparty risk, target fund manager risk, liquidity risk and interest rate risk. For further details on the risk profile of all the funds, please refer to the Risk Factors section in the Offering Documents. The price of units and income distribution may go down as well as up. Investors should compare and consider the fees, charges and costs involved. Investors are advised to conduct own risk assessment and consult the professional advisers if in doubt on the action to be taken.